

UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK

NANCE M. HUTTER,

Plaintiff

v.

COUNTRYWIDE BANK, N.A., a  
subsidiary of COUNTRYWIDE  
FINANCIAL CORPORATION  
WATERMARK CAPITAL, INC.  
NICHOLAS JOUTZ  
CLINT ELLIOTT  
EVOLUTION MORTGAGE INC.  
JOSEPH SCIACCA,

Defendants

Case no. 09-CIV-10092  
(CS)

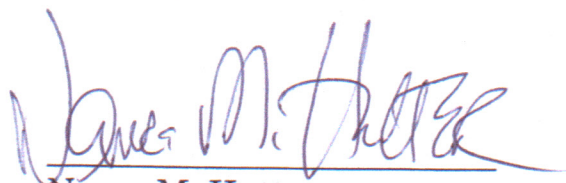
**Nance M. Hutter's  
Affidavit in Opposition  
Defendants' Motions for  
Summary Judgment**

I, Nance M. Hutter, state under oath as follows:

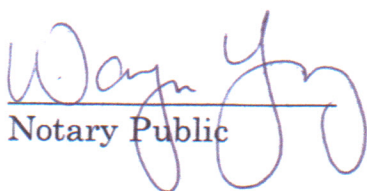
1. I am the plaintiff in this lawsuit.
2. I have defaulted on making the monthly mortgage payments on my \$1.785 million Countrywide mortgage loan.
3. I last made a monthly payment on the loan on January 14, 2009.
4. I stopped making the monthly payments because the payment increased to \$13,891.87 and I could not afford it.

[Nance M. Hutter's Affidavit in Opposition Defendants' Summ.-J. Motions]

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Nance M. Hutter

Sworn to before me this  
13<sup>th</sup> day of March  
2015

  
Notary Public

Wayne Young  
Notary Public of Connecticut  
My Commission Expires 12/31/2015

